

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 24-16956-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Graig A Epstein  
24 Tiros Ave.  
Sewell, NJ 08080

Social Security No.:

xxx-xx-7638

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on May 8, 2025.

Dated: May 8, 2025

JAN: as

Jeanne Naughton  
Clerk

In re:  
Graig A Epstein  
Debtor

Case No. 24-16956-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: May 08, 2025

User: admin  
Form ID: plncf13

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	#+ Graig A Epstein, 24 Tiros Ave., Sewell, NJ 08080-1924
aty	+ Ashley M Pascuzzi, 95 Mount Bethel Road, Suite 3, Warren, NJ 07059-5169
520328643	+ AMY STEINBERG, 100 WILSON ROAD, Blackwood, NJ 08012-1474
520328650	+ GERSTEIN GRAYSON COHEN, 1288 ROUTE 73, STE 301, Mount Laurel, NJ 08054-2237
520337276	+ Gerstein Grayson & Cohen, LLP, 1288 RT 73 South, Suite 301, Mount Laurel, NJ 08054-2237
520328652	+ MARSHALL LANDSCAPING, LLC, 1902 NEWPORT GAP PIKE, Wilmington, DE 19808-6136
520387388	Wilmington Savings Fund Society. FSB., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	May 08 2025 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 08 2025 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	Email/Text: ECF@fayservicing.com	May 08 2025 20:49:00	Fay Servicing, LLC, 1601 Lyndon B. Johnson Fwy, Farmers Branch, TX 75234
520328645	+ Email/Text: BKPT@cfna.com	May 08 2025 20:49:00	CFNA, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
520328644	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 08 2025 20:58:36	Cbusasears, Attn: Bnakruptcy, Po Box790040, St Louis, MO 63179-0040
520328646	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 08 2025 20:58:35	Citibank/Goodyear, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520328647	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 08 2025 21:09:33	Citibank/Sears, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520328648	Email/Text: customersupport@elevaterecoveries.com	May 08 2025 20:49:00	Elevate Recoveries, Attn: Bankruptcy, Po Box 910009, Sherman, TX 75091
520328649	Email/Text: ECF@fayservicing.com	May 08 2025 20:49:00	FAY SERVICING, LLC, 1601 LBJ FREEWAY, Dallas, TX 75234
520328651	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 08 2025 21:22:27	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043

TOTAL: 10

District/off: 0312-1

User: admin

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
r	##+	Mark Scarpa, Township Realty, 279 Egg Harbor Rd, Suite A, Sewell, NJ 08080-3149

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Ashley Pascuzzi	on behalf of Creditor Fay Servicing LLC as servicing agent for Wilmington Savings Fund Society FSB, not in its individual capacity but solely as Owner Trustee for the FLIC Residential Mortgage Loan Trust I ecfnotices@grosspolowy.com
Courtney R. Shed	on behalf of Loss Mitigation Fay Servicing LLC cshed@grosspolowy.com, ecfnotices@grosspolowy.com
Denise E. Carlon	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY. FSB NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR THE FLIC RESIDENTIAL MORTGAGE LOAN TRUST I dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Laura M. Egerman	on behalf of Creditor Wilmington Savings Fund Society. FSB not in its individual capacity but solely as Owner Trustee for the FLIC Residential Mortgage Loan Trust I laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Laura M. Egerman	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY. FSB NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR THE FLIC RESIDENTIAL MORTGAGE LOAN TRUST I laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Mitchell L Chambers, Jr.	on behalf of Debtor Graig A Epstein ecfbc@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8